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ABSTRACT

These two fact sheets, written for crisis nurseries and respite care programs serving children with disabilities, provide information on the value of volunteers and the importance of insurance coverage for program volunteers. "Volunteers: A Valuable Resource" (Becky Montgomery, Nancy Smith) gives guidelines on screening, selecting, placing, and training volunteers. It discusses four primary areas in which trained volunteers can be used: (1) direct services to children or families, (2) support to paid providers, (3) administrative support, and (4) assisting in agency efforts to broaden the funding base. Strategies for retaining volunteers are also noted, such as ongoing supervision, recognition, and opportunities for continuing education. Three resource organizations and five print resources are listed. "Are Your Volunteers Insured?" (Mary Lai, Terry Chapman, Elmer Steinbeck) emphasizes the importance of establishing a dialogue between the service provider and the insurance carrier to explain the management of volunteers and the duties they perform. Issues discussed include workers' compensation insurance, protecting volunteers from liability judgements, and transportation of clients by volunteers. (JDD)

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Are Your Volunteers Insured?

Introduction

A common question asked by insurance underwriters is, "Does the insured have volunteers?" If the answer is "yes," a red flag goes up. Other questions arise:

- What do the volunteers do?
- What are their ages?
- How many hours are volunteered?
- Does the insured tell them when to work, where to work, and what work to do?
- Do the volunteers drive the insured's vehicles
- Do the volunteers drive their own vehicles on behalf of the insured?
- Do the volunteers receive any fringe benefits, such as meals, lodging or transportation expenses?

All of these questions must be answered to the underwriter's satisfaction if a nonprofit agency is to obtain insurance. Insurance companies must control the risks they take, and many underwriters believe that control diminishes substantially when volunteers are introduced into the equation. Those of us familiar with the nonprofit world know that many organizations would be unable to provide valuable services without volunteers. For this reason, we must strive to educate underwriters and allay their fears.

To correct misperceptions on the part of a carrier, you must establish a dialogue with your insurance professional to explain the management of volunteers and the duties they perform. You must also be organized in your approach to managing volunteers. Lack of procedures and controls can jeopardize your chances of getting insurance.

Workers' Comp — *Where Do You Stand?*

Some states require that all employees be covered by workers' compensation insurance, but volunteers are often excluded from this requirement. You should carefully check the laws in your state on this point. Your board of directors may decide to include volunteers in workers' compensation, but that can be expensive.

The premium for such coverage is based on the type of work a volunteer performs. The insurance company usually applies a comparable hourly wage rate to the hours worked. For example, if you had 2,000 volunteer typist hours in the year, the carrier would multiply the total number of hours by the average pay for a typist (say, $8 per hour) to yield a comparable payroll cost of $16,000. This would then be multiplied by the current workers' compensation rate for the clerical category in your state. If the rate is $7 per $1,000, then workers' compensation would cost $112 per year to cover the equivalent of one full-time volunteer typist.

There are alternatives to workers' compensation insurance for volunteers. An accident policy covering volunteers is available from several insurance companies. These policies provide more restricted coverage than that provided by workers' compensation. But the premium is generally much less than that charged for workers' compensation. Costs will vary, but, in general, $10,000 of accident coverage can be obtained at a premium of $1 to $2 per year per volunteer. For the most part, these policies are

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fairly standard in that they cover only accidents, not illness.

What If a Volunteer Sued?

If a client is injured while being assisted by a volunteer, both your agency and the volunteer could face lawsuits. Some general liability carriers will extend their policies to cover volunteers if you specifically request that they do so. They can issue a blanket endorsement, usually known as "Additional Insureds-Volunteers."

If the carrier will not add volunteers as additional insureds, there may be protection under the volunteer's personal liability insurance provided by his or her home owner's policy. Coverage under this type of policy is questionable, however, and subject to interpretation by the insurance carrier. Most companies consider volunteering to be a business-related activity and therefore exclude it from coverage.

The surest way to protect your volunteers from a liability judgement, if your general liability carrier will not name them as additional insureds, is to purchase a special volunteer liability policy. This coverage is offered by Insurance Company of North America (CIGNA) at a rate of less than $1 per volunteer per year for coverage of $1,000,000.

Neither the special volunteer liability policy nor the "Additional Insureds-Volunteers" endorsement on your general liability policy will protect board members for board-related activity. Such coverage is only obtained through the purchase of directors' and officers' liability insurance.

Who is in the Driver's Seat?

Transportation is one of the thorniest areas with respect to insuring volunteers. If an organization asks its volunteers to used their own vehicle to transport clients, the volunteers are very vulnerable. If an accident occurs while a volunteer is transporting clients in his or her vehicle, both the owner and the agency face grave consequences.

With the abrogation of the guest-host statue in most states, a passenger may now bring suit against a driver even in the absence of "gross negligence." If the volunteer carries only minimal insurance, he or she may be open to a judgement that exceeds the amount of his coverage.

The agency may be able to add a coverage to its general liability policy called "Social Service Excess Auto Coverage" or "Volunteers's and Employees' Excess Auto Coverage." This relatively new coverage will protect the volunteers as individuals up to the limit of liability carried by the agency. If this coverage is not available, a separate policy called "Volunteer's Excess Auto Liability" is available, also from CIGNA.

Neither of these forms of coverage should be considered as primary insurance for the individual driver. Drivers must still have their vehicles insured for at least the minimum limits required by the state in which they reside. The additional coverage is there to supplement those minimum financial limits, or the amount of insurance carried by the volunteer.

Conclusion

Volunteers are a valuable asset to many human services organizations including crisis nurseries and respite care programs. Insurance coverage for volunteers helps programs and families feel more secure, and provides one mechanism for effective risk management.

About the Authors:

Mary Lai, Terry Chapman, and Elmer Steinbeck write for the Consortium for Human Services.

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Volunteers: A Valuable Resource

Purpose

The purpose of this factsheet is to provide information about the screening, assignment, training, utilization, and retention of volunteer staff.

Introduction

Trained volunteers can play an important role in the staffing of both crisis nursery and respite care programs. They may become an integral part of the staff. Through the use of volunteers, programs can stretch limited resources to provide services to more families and children.

When exploring how volunteers can work in the program, consider every possibility. There are four primary areas in which trained volunteers can be used:

- direct services to children or families;
- support to paid providers;
- administrative support; and,
- assisting in agency efforts to broaden the funding base

Prior to the actual placement of volunteer staff, consider the following recommendations.

Screening, Selecting, and Placing Volunteers

Once an individual has indicated an interest in volunteer work, certain procedures should be followed:

General Orientation: People interested in serving as a volunteer need additional information, in order to make an informed decision about volunteering. Ideally, a program can offer a general orientation which includes the program's history, services, the volunteer positions available and the organization's minimal expectations for its volunteer staff members. A question and answer session is useful to make further assessments about matching the interests of volunteer candidates with the needs of the program. A refreshment period after the orientation provides a friendly atmosphere for volunteer candidates and program staff to become better acquainted.

Application: It is useful to have an application form available for volunteers to complete, similar to the applications for paid staff. The application should also ask a volunteer applicant in what types of work s/he is interested and what relevant types of experience s/he may possess.

As with paid staff, it is important to request references and check them on each volunteer. References may be related to past work (and volunteer) experience, personal integrity, or both.

Beyond asking for general information, the application should ask about any criminal background, as well as any child abuse complaints filed against the individual. In most states, it is possible to check on a person's criminal background through the local or state police. There is a small cost for each check, but it serves an important purpose in protecting the consumers of the program. The program staff should be looking for evidence of crimes against people: spouse battering, other assaults, child abuse, rape, etc. If the volunteers will be transporting consumers, check the volunteer's driving record. These background checks also help to verify the truthfulness of information provided on an initial application form.

Programs should make an effort to find a volunteer position for all interested and qualified applicants. In the unlikely event that there are no openings for an individual, inform the applicant that the application may be filed for future needs.

Interview Process: Each volunteer should be interviewed exactly as the staff would do for an employee. If the program has prepared job descriptions for every volunteer position opening, then it should be possible to conduct interviews with specific volunteer job openings in mind. Openings and qualifications can be posted in advance, so that volunteer applicants can request an interview for a specific position, or, general interviews can be conducted, with the staff later determining how to best place a volunteer.

Contract: Many programs use and recommend a simple contract between the organization and the volunteers. This agreement identifies:

- the volunteers' duties;
- how the organization will support them; and,
- outlines the requirements for termination of the agreement.

Volunteers should be given a specific starting time and know when their schedules will be available. They should also know who is responsible for supervision and how feedback on their performance will be made available. State health requirements for volunteers must be completed before the volunteers begin working.

Training Volunteers

Once volunteers have been screened and assigned a job they must be appropriately trained. The adequate training of volunteers is critical to a successful volunteer experience. Well-trained volunteers reduce the risk to the program in using such personnel. Training can be an incentive to the volunteers to stay on the job.

The training program for each volunteer position will vary according to the knowledge and skills needed to perform a particular set of tasks. Minimally, any program volunteer should receive new employee pre-service training which includes:

- a history of the program;
- its current range of services;
- the program's liability/risk management policies;
- information on basic staff responsibilities;
- confidentiality requirements; and,
- a basic first aid course which includes CPR and universal precaution training.

The training needed by any volunteer beyond pre-service training will be dependent upon the specific job assigned to the volunteer. Programs should develop training for each job the volunteers will be performing, as would be available for paid staff. Elements of an appropriate training program include:

- job descriptions for each volunteer job;
- identifying the knowledge and skills needed to perform each job;
- a training program for each job that provides the knowledge and develops the skills needed to perform the job;
- methods for evaluating and providing feedback on how well the training of each individual translates to actual job skills; and,
- a system of rewards and incentives for volunteers.

The following sections provide many examples of how volunteers may be used as staff in a program.

Volunteers As Direct Service Providers

Volunteers can be used to provide direct services to children and families. In order for volunteers to provide direct services, they need a comprehensive training program, ongoing support and supervision, as well as a specific job description. In both respite and crisis nursery programs, volunteers can be used to increase the staff-child ratio beyond licensing requirements. Some examples of the types of direct service functions volunteers can staff are the following:

Crisis Care Provider: Volunteers can provide a child in crisis nursery program with a warm lap, a soft shoulder, and a soothing voice, while paid staff are caring for other children. Their help can extend the attention of the staff to more children and offer longer periods of time to individual children.

Home Visitor: Volunteers may be used as home visitors or parent aides to parents who utilize the crisis nursery. Many parents using crisis nursery programs need additional support. The volunteer home visitor/parent aide can help the parent become linked to community resources and thereby decrease their isolation. The home visitor/parent aide can help the parent develop the social skills needed to make new friends. In addition, the volunteer can increase the parent's capacity to parent their child by providing parenting information, education, and support while in the home.

Respite Care Provider: Many respite care programs use volunteers to provide the actual respite care to children. Due to the increased medical needs of many children, and the severity of their disabilities, many respite care programs are now needing more highly-trained individuals to provide the respite care. With appropriate training and supervision, a volunteer may do some of this work.

Educator, Group Facilitator: Volunteers can also provide support to the parents of the child with a disability. Volunteers who are parents and who have learned to manage the care of children with disabilities are valuable resources to new parents of a child with a disability. Parent volunteers can be used to co-facilitate support and education grou for other parents.

Crisis Interventionists: Both crisis nursery and respite care programs may use volunteers as crisis interventionists. Volunteers can be used to staff the crisis nursery 24-hour help line. Respite care and crisis nursery programs can use volunteers to assist families in crisis by providing phone or in-home support. The goal of the volunteer crisis interventionist is to provide support and encouragement to the

parent, to help them through the crisis situation and link them with appropriate community resources.

Volunteers as Support Systems to Paid Providers

Volunteers can provide support to direct care workers in a variety of ways, including:

- transporting families to and from the program;
- running errands, i.e., delivering supplies to the respite or crisis nursery provider;
- providing encouragement and support to the crisis or respite care provider;
- providing back-up to the respite care or crisis nursery provider; and,
- sorting and cataloging clothes, or other needed items, for children in the program.

Volunteers as Administrative Support

Crisis nursery and respite care programs appeal to many people who wish to become volunteers. However, not all volunteer applicants are capable of or willing to provide direct services. Using these volunteers to provide administrative support to the program will provide them with an opportunity to be involved with the program. Volunteers can provide administrative support to programs by:

- organizing mailing lists and mailings;
- writing a program newsletter;
- serving as a receptionist;
- recruiting additional volunteers;
- providing back-up clerical support; and,
- organizing or sponsoring special events for the children and families using the program.

Volunteers as Partners in Building a Funding Base

Building a solid funding base is a constant activity of both respite care and crisis nursery programs. Volunteers are invaluable contributors to this process, particularly volunteers who have access to individuals who may be generous donors. Volunteers can:

- organize special events;
- assist in capital campaigns; and,
- solicit supplies and dollars from businesses and organizations.

Volunteer Retention

One of the most common problems programs need to address is the turnover rate of volunteers. Most programs ask for a minimum commitment of one year from volunteers. Whether or not volunteers stay longer than the initial commitment oftentimes depends upon how they feel about the volunteer experience, including their impressions of how the program values them and their work. Volunteers give of their time and energy. Volunteers want to feel appreciated for both their donation of time and the skills they bring to the agency. Providing ongoing supervision of volunteers and volunteer recognition events will help retain volunteers.

Supervision: Ongoing supervision is critical to preventing burnout. The supervisor may need to assist the volunteer in setting goals and limits, to reassure the volunteer it is okay to say "no," and to provide direction in working with parents or children. It is the supervisor who will work with the volunteer to identify the personal goals of the volunteer, the skills the volunteer wants to develop, and the skills the volunteer brings to the program. It is through supportive supervision combined with the experience of making a difference in someone's life, that will produce commitment by the volunteer to the program.

Volunteers who have been serving the organization in one capacity for a period of time may be more vulnerable to burnout, especially if they are providing direct service work. The supervisor may talk with such volunteers about moving to another role. A needs assessment and/or interest survey may be used to help determine a volunteer's new role. Using flexibility and sensitivity in dealing with the volunteer staff will allow people to move from one role to another and remain with the organization for longer periods of time.

Recognition: Volunteer recognition events are important and should occur, at a minimum, on an annual basis. Due to the intensity of the volunteer experience, programs may want to host two volunteer recognition events per year. Volunteer recognition events send a message to the volunteers and staff about the importance and value of the volunteers and the work they perform for the program.

Recognize the attributes of volunteers which are important to their jobs, i.e., patience, determination, and persistence. During the course of the volunteer's time with the program, send notes to acknowledge good work or provide support, particularly to a volunteer working with a hard-to-reach client. It is those little things that often mean the most to volunteers. Remember, they are not doing the job for the money, they are doing it for the personal intrinsic reward of the work.

Some volunteer recognition ideas include:

- send cards to acknowledge special days (birthdays, holidays, etc.);
- highlight activities of volunteers in the program's newsletter;

- arrange a luncheon or dinner for volunteers during the yea
- spend time wherever the volunteers do their work to speak briefly with each person about her/his importance to the organization;
- give small awards (pins, plaques, certificates) for years of service;
- arrange to have the local radio and television stations acknowledge volunteers; and,
- write a human interest story about the volunteer program for a local newspaper.

Continuing Education: Another important element in the recognition of volunteer staff is the provision of continuing educational opportunities. When possible, encourage volunteers to attend the same training offered to paid staff members. Plan other opportunities to extend their education and training and schedule them at convenient times and locations. Volunteers can also be encouraged and rewarded appropriately for attending training courses outside the program but pertinent to their work.

Summary

Volunteers are a vital and important part of the staff of many respite care and crisis nursery programs. Volunteers can be used as direct service providers, support systems to providers, administrative assistants, and fundraisers. In order to have a successful volunteer program, crisis nursery and respite care programs need to invest in providing adequate training, ongoing supervision, and in recognition activities.

Resource Organizations

State Offices of Volunteer Services: check the blue governmental office listings in the local telephone directory.

Association for Volunteer Administration, P.O. Box 4584, Boulder, Colorado 80306, (303) 541-0238.

ACTION, the National Volunteer Agency, 1100 Vermont Avenue, N.W., Washington, DC 20525, (800) 424-8867.

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